

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
READING DIVISION**

In re:

MARK STEVEN LEWIS  
NANCY G LEWIS  
Debtor(s)

Case No. 16-17774-PMM

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/04/2016.
- 2) The plan was confirmed on 08/31/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/29/2021.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,258.00.
- 10) Amount of unsecured claims discharged without full payment: \$155,042.65.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$40,000.16
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$40,000.16**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,185.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,464.50
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$6,649.50**

Attorney fees paid and disclosed by debtor: \$1,190.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP	Unsecured	NA	870.11	870.11	9.66	0.00
AMERICAN INFOSOURCE LP	Unsecured	3,713.00	3,713.01	3,713.01	41.24	0.00
BERKS CREDIT & COLLECTIONS	Unsecured	252.00	NA	NA	0.00	0.00
CACH, LLC	Unsecured	2,856.00	2,855.68	2,855.68	31.72	0.00
CARRINGTON MORTGAGE SERVICES	Secured	NA	12,886.60	12,886.60	12,886.60	0.00
CARRINGTON MORTGAGE SERVICES	Secured	297,000.00	307,325.19	15,430.74	15,430.74	0.00
CH HOSPITAL OF ALLENTOWN	Unsecured	585.00	NA	NA	0.00	0.00
CHS PROFESSIONAL PRACTICE	Unsecured	101.00	NA	NA	0.00	0.00
COMENITY BANK/BON TON	Unsecured	2,090.00	NA	NA	0.00	0.00
COMMONWEALTH OF PENNSYLVANIA	Unsecured	2,090.00	NA	NA	0.00	0.00
CREDIT FIRST NA	Unsecured	1,369.00	1,369.74	1,369.74	15.20	0.00
CREDIT FIRST NA/FIRESTONE	Unsecured	338.00	NA	NA	0.00	0.00
DISH NETWORK	Unsecured	408.00	NA	NA	0.00	0.00
DIVERSIFIED CONSULTANTS INC	Unsecured	409.00	NA	NA	0.00	0.00
EDUCATIONAL CREDIT MGMT CORP	Unsecured	NA	18,808.29	18,808.29	208.86	0.00
IC SYSTEMS COLLECTIONS	Unsecured	968.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	3,079.00	3,079.38	3,079.38	34.20	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	4,103.00	4,102.71	4,102.71	45.56	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	710.00	710.18	710.18	7.88	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	488.00	488.69	488.69	5.42	0.00
NORTHLAND GROUP	Unsecured	1,165.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE	Secured	4,811.00	2,297.51	2,297.51	2,297.51	0.00
PA DEPT LABOR & INDUSTRY	Unsecured	4,000.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	200.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,491.00	4,490.76	4,490.76	49.87	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	6,473.00	6,472.72	6,472.72	71.87	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,165.00	1,165.62	1,165.62	12.94	0.00
SANTANDER CONSUMER USA	Secured	16,457.00	15,097.27	NA	0.00	0.00
SUNOCO	Unsecured	710.00	NA	NA	0.00	0.00
TWIN RIVERS GASTRO/EAST PENN	Unsecured	557.00	NA	NA	0.00	0.00
UNITED STATES TREASURY (IRS)	Unsecured	13,000.00	14,303.73	14,303.73	158.83	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
UNITED STATES TREASURY (IRS)	Priority	3,000.00	1,150.61	1,150.61	1,150.61	0.00
UNITED STUDENT AID FUNDS INC (U	Unsecured	13,525.00	13,561.62	13,561.62	150.59	0.00
UNITED STUDENT AID FUNDS INC (U	Unsecured	31,960.00	31,114.16	31,114.16	345.51	0.00
UNITED STUDENT AID FUNDS INC (U	Unsecured	32,962.00	35,648.45	35,648.45	395.85	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$28,317.34	\$28,317.34	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$2,297.51	\$2,297.51	\$0.00
<b>TOTAL SECURED:</b>	<b>\$30,614.85</b>	<b>\$30,614.85</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,150.61	\$1,150.61	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$1,150.61</b>	<b>\$1,150.61</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$142,754.85</b>	<b>\$1,585.20</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	\$6,649.50
Disbursements to Creditors	<u>\$33,350.66</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$40,000.16</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/15/2022

By: /s/ Scott F. Waterman

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.